

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

SHELBY E MAYS  
VIRGINIA MAYS  
Debtors

Case No. 05-24243

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/18/2005.
- 2) The plan was confirmed on 08/12/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/30/2008.
- 5) The case was converted on 01/20/2009.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 19,425.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case may not have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$45,817.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$45,817.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,035.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,967.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,002.64**

Attorney fees paid and disclosed by debtor: \$665.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Unsecured	857.00	877.41	877.41	337.26	0.00
ASHA GANDHI MD	Unsecured	146.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	82.93	82.93	31.85	0.00
BLECK & WELKER	Unsecured	1,298.00	1,298.30	1,298.30	499.06	0.00
CALVARY PORTFOLIO SERVICES	Unsecured	NA	918.16	918.16	352.94	0.00
CAPITAL ONE BANK	Unsecured	1,540.00	1,452.22	1,452.22	558.21	0.00
CAPITAL ONE BANK	Unsecured	1,117.00	822.82	822.82	316.28	0.00
CINGULAR WIRELESS	Unsecured	427.00	427.62	427.62	164.38	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	654.00	654.20	654.20	251.47	0.00
ENH	Unsecured	42.00	NA	NA	0.00	0.00
ENH	Unsecured	140.00	NA	NA	0.00	0.00
FINGERHUT CREDIT ADVANTAGE	Unsecured	764.00	NA	NA	0.00	0.00
FIRST MIDWEST BANK	Unsecured	4,347.00	3,451.88	3,451.88	1,326.88	0.00
FIRST MIDWEST BANK	Secured	12,500.00	12,500.00	12,500.00	12,500.00	1,090.11
FIRST MIDWEST BANK	Unsecured	NA	1,003.73	1,003.73	385.84	0.00
GREAT LAKES CREDIT UNION	Secured	5,208.00	4,774.81	4,774.81	4,774.81	416.42
ICS INC	Unsecured	2,728.00	NA	NA	0.00	0.00
ILLINOIS BONE & JOINT CENTER	Unsecured	2,588.00	NA	NA	0.00	0.00
IRWIN HOME EQUITY	Secured	638.87	638.87	638.87	638.87	0.00
IRWIN HOME EQUITY	Secured	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	764.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	2,385.00	2,385.25	2,385.25	916.88	0.00
LAKE FOREST HOSPITAL	Unsecured	654.00	NA	NA	0.00	0.00
LAKE SHORE ORTHOPAEDICS & SPOR	Unsecured	6,435.00	NA	NA	0.00	0.00
MIDWESTERN REGIONAL MEDICAL	Unsecured	785.00	886.05	886.05	340.61	0.00
MIDWESTERN REGIONAL MEDICAL	Unsecured	134.00	134.00	134.00	51.49	0.00
NORTH SHORE MEDICAL SERVICES	Unsecured	772.00	NA	NA	0.00	0.00
NORTHEAST RADIOLOGY	Unsecured	85.00	NA	NA	0.00	0.00
NORTHERN IL RADIOLOGY	Unsecured	200.00	NA	NA	0.00	0.00
NORTHWESTERN MEDICAL FACULT	Unsecured	134.00	NA	NA	0.00	0.00
NORTHWESTERN MEDICAL FACULT	Unsecured	26.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PHH MORTGAGE FKA CENDANT MOR	Secured	NA	NA	NA	0.00	0.00
PHH MORTGAGE FKA CENDANT MOR	Secured	4,487.70	4,487.70	4,487.70	4,487.70	0.00
PINNACLE MANAGEMENT SERVICES	Unsecured	785.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	7,905.48	7,905.48	3,038.86	0.00
PRIME ACCEPTANCE CORP	Unsecured	639.00	639.87	639.87	245.98	0.00
QUEST DIAGNOSTICS	Unsecured	63.00	NA	NA	0.00	0.00
RAVINIA ASSOCIATES	Unsecured	117.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,797.00	1,816.87	1,816.87	698.42	0.00
SMC	Unsecured	581.00	661.09	661.09	254.13	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	150.00	260.00	260.00	99.93	0.00
VISTA MEDICAL CENTER EAST	Unsecured	19,838.00	20,905.39	20,905.39	8,035.98	0.00
VISTA MEDICAL CENTER WEST	Unsecured	1,230.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,126.57	\$5,126.57	\$0.00
Debt Secured by Vehicle	\$17,274.81	\$17,274.81	\$1,506.53
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,401.38</b>	<b>\$22,401.38</b>	<b>\$1,506.53</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$46,583.27</b>	<b>\$17,906.45</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,002.64</u>
Disbursements to Creditors	<u>\$41,814.36</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$45,817.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/14/2009

By: /s/ Glenn Stearns

---

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.